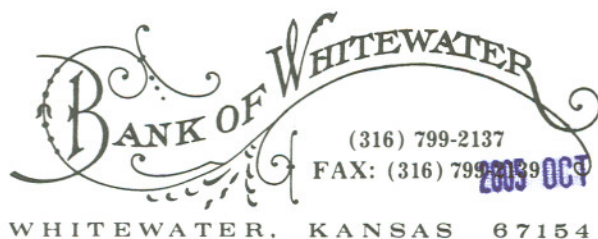


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September 20, 2005

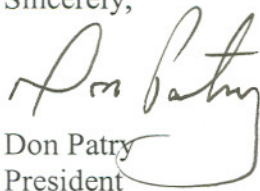
FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, Ca. 94105

Dear Mr. Carter:

I am aware that Wal-Mart has filed an application for an FDIC-insured ILC charter in Utah and am aware that Wal-Mart is trying to get into the banking industry. I strongly suggest that you deny the application for the fact that the presence of Wal-Mart in this industry will hurt my bank and the other businesses in the community. Even though the Utah application is narrowly constructed, there is nothing to prevent Wal-Mart from amending its application in the future to expand its banking operations. I believe that we have seen what Wal-Mart has done to many other small businesses and I certainly do not want to see it also happen to the banking industry.

Again, I strongly urge you to deny the application for Wal-Mart so to protect the banking industry from such powerful competition.

Sincerely,


Don Patry
President

dlp

Each depositor insured to \$100,000



Depositors Protected by a One Million Dollar Fidelity Bond